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B1 (Official )	Form 1)(1/0	08)				oannon		ug	0 ± 0.					
			United No			ruptcy of Illino		rt				Vol	luntary	Petition
Name of De <b>Mehovic</b>		ividual, ente	er Last, Firs	t, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle):  Mehovic, Kristie L.						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All (in	l Othe	er Names married,	used by the maiden, and	Joint Debtor trade names	in the last 8	3 years			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-6729  Street Address of Debtor (No. and Street, City, and State):  909 W. Butterfield Circle  Shorewood, IL  ZIP Code					(if :	xxx-xx-0063  Street Address of Joint Debtor (No. and Street, City, and State):  909 W. Butterfield Circle Shorewood, IL				Jo./Complete EIN  ZIP Code				
County of R	esidence or	of the Princ	rinal Place (	of Rusines		60404		ninty (	of Reside	ence or of the	Principal P	lace of Busi	ness.	60404
Will	esidence of	or the rink	cipai i iacc (	of Busines.	· .			Will	or Reside	once or or the	1 meipai i	face of Busi	11033.	
Mailing Add	dress of Deb	otor (if diffe	rent from st	reet addres	ss):		Ma	ailing	Address	of Joint Deb	tor (if differe	ent from stre	eet address):	:
					_	ZIP Code	<u>;                                    </u>							ZIP Code
Location of I				r										
		f <b>Debtor</b> rganization)		Τ		of Business	3			-	of Bankru Petition is F			ich
(Check one box)  ■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership		Sing in 1 Rail Stoo	<ul> <li>☐ Health Care Business</li> <li>☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B)</li> <li>☐ Railroad</li> <li>☐ Stockbroker</li> <li>☐ Commodity Broker</li> <li>☐ Clearing Bank</li> <li>☐ Other</li> </ul>				☐ Chapt☐	er 9 er 11 er 12	0	Chapter 15 P f a Foreign Chapter 15 P f a Foreign	Main Proce etition for F	eding Recognition		
check this box and state type of entity below.)			☐ Deb	Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organiz: under Title 26 of the United Sta Code (the Internal Revenue Code)		le) ganizatio ed States	on s	defined	are primarily contains 11 U.S.C. red by an indiversal, family, or	(Checonsumer debts § 101(8) as idual primaril	ek one box) s, y for		s are primarily ness debts.	
■ Full Filir	ag Egg attac	_	ee (Check o	one box)			Ch		ne box:	a small busir	Chapter 11		11 U.S.C.	8 101(51D)
<ul> <li>Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>				tor A.	neck if	f: Debtor's a o insiders Il applica A plan is Acceptano		ncontingent ) are less that with this petit in were solic	liquidated d in \$2,190,00 ion. ited prepetit	ebts (exclude)0.				
Statistical/A  Debtor ends	stimates that	t funds will t, after any	be availabl	perty is ex	cluded and	administrat		enses	paid,		THI	S SPACE IS 1	FOR COURT	USE ONLY
Estimated No.	umber of Country 50-	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000		50,001- 100,000	OVER 100,000				
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000 to \$500 million	0,001 \$	5500,000,001 o \$1 billion					
Estimated Li	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000 to \$500 million	0,001 \$	3500,000,001 o \$1 billion					

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): **Voluntary Petition** Mehovic, Elvis Mehovic, Kristie L. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Kelly Smith **December 16, 2009** Signature of Attorney for Debtor(s) (Date) **Kelly Smith** Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in П this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(1/08)

## Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Mehovic, Elvis Mehovic, Kristie L.

Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Elvis Mehovic

Signature of Debtor Elvis Mehovic

X /s/ Kristie L. Mehovic

Signature of Joint Debtor Kristie L. Mehovic

Telephone Number (If not represented by attorney)

**December 16, 2009** 

Date

#### Signature of Attorney\*

### X /s/ Kelly Smith

Signature of Attorney for Debtor(s)

#### Kelly Smith 6288605

Printed Name of Attorney for Debtor(s)

The Law Offices of Stuart B. Handelman, P.C.

Firm Name

200 S. Michigan Avenue, Suite 1215 Chicago, IL 60604

Address

Email: court@sbhpc.net

(312) 360-0500 Fax: (312) 360-1033

Telephone Number

December 16, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### **Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

_	Elvis Mehovic			
In re	Kristie L. Mehovic		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
□ 4. I am not required to receive a credit counseling be statement.] [Must be accompanied by a motion for determine □ Incapacity. (Defined in 11 U.S.C. § 109(h)( mental deficiency so as to be incapable of realizing ar financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4 unable, after reasonable effort, to participate in a cred through the Internet.); □ Active military duty in a military combat zo	4) as impaired by reason of mental illness or ad making rational decisions with respect to  4) as physically impaired to the extent of being it counseling briefing in person, by telephone, or
☐ 5. The United States trustee or bankruptcy administrequirement of 11 U.S.C. § 109(h) does not apply in this distribution.	
I certify under penalty of perjury that the informa	tion provided above is true and correct.
Signature of Debtor: /s/ Elvis	Mehovic Phovic
Date: December 16, 2009	

## Case 09-47669 Doc 1 Filed 12/17/09 Entered 12/17/09 10:58:58 Desc Main Document Page 6 of 49

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	Elvis Mehovic Kristie L. Mehovic		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness mental deficiency so as to be incapable of realizing and making rational decisions with respect financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of unable, after reasonable effort, to participate in a credit counseling briefing in person, by teleph through the Internet.); □ Active military duty in a military combat zone.	s or to being
$\Box$ 5. The United States trustee or bankruptcy administrator has determined that the credit counrequirement of 11 U.S.C. § 109(h) does not apply in this district.	seling
I certify under penalty of perjury that the information provided above is true and correc	t.
Signature of Debtor: /s/ Kristie L. Mehovic  Kristie L. Mehovic  Date: December 16, 2009	

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court**Northern District of Illinois

In re	Elvis Mehovic,		Case No	
	Kristie L. Mehovic			
-		Debtors	Chapter	7
			•	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	195,600.00		
B - Personal Property	Yes	4	27,500.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		353,191.28	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		101,239.36	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,699.40
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,699.40
Total Number of Sheets of ALL Schedu	ıles	23			
	T	otal Assets	223,100.00		
			Total Liabilities	454,430.64	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Elvis Mehovic,		Case No.	
	Kristie L. Mehovic			
		Debtors	Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	4,699.40
Average Expenses (from Schedule J, Line 18)	4,699.40
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,699.40

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		133,066.28
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		101,239.36
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		234,305.64

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B6A (Official Form 6A) (12/07)

In re	Elvis Mehovic,	Case No.
	Kristie L. Mehovic	

Debtors

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.** 

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

 sidential Real Estate located at 538 W.		J	195,600.00	317,131.28	
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim	

Sub-Total > 195,600.00 (Total of this page)

195,600.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Elvis Mehovic,	Case No.
	Kristie I Mehovic	

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х		
2.	Checking, savings or other financial accounts, certificates of deposit, or	Marquette Bank Checking Account In Debtors' Possession	J	200.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Marquette Bank Checking Account In Debtors' Possession	J	700.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods In Debtors' Possession	J	550.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing In Debtors' Possession	J	100.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		
			Sub-Tota	al > 1,550.00

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Elvis Mehovic,
	Kristie L. Mehovio

Case No.		

## Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
			Γ)	Sub-Tota Cotal of this page)	al > 0.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Elvis Mehovic,
	Kristie L. Mehovic

### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X		
23. Licenses, franchises, and other general intangibles. Give particulars.	X		
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25. Automobiles, trucks, trailers, and other vehicles and accessories.	2006 Chevrolet Trailblazer, 55,000 miles In Debtors' Possession	J	13,525.00
	1997 Jeep Cherokee, 140,000 miles In Debtors' Possession	J	825.00
	Semi-Truck & Trailer In Debtors' Possession	Н	11,000.00
	1994 Ford Mustang, 190,000 miles, Not Running In Debtors' Possession	J	600.00
26. Boats, motors, and accessories.	X		
27. Aircraft and accessories.	x		
28. Office equipment, furnishings, and supplies.	x		
29. Machinery, fixtures, equipment, and supplies used in business.	X		
30. Inventory.	x		
31. Animals.	One (1) Dog In Debtors' Possession	J	0.00
32. Crops - growing or harvested. Give particulars.	x		
33. Farming equipment and implements.	X		
	(To	Sub-Total of this page)	al > 25,950.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Elvis Mehovic,	Case No.
	Kristia I Mahovic	

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 0.00
(Total of this page)

Total >

27,500.00

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B6C (Official Form 6C) (12/07)

In re	Elvis Mehovic,	Case No.
	Kristie I. Mehovic	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Non-Residential Real Estate located at 538 W. Wynbrooke Road, Romeoville, IL 60446	735 ILCS 5/12-901	30,000.00	195,600.00
Checking, Savings, or Other Financial Accounts, 6 Marquette Bank Checking Account In Debtors' Possession	Certificates of Deposit 735 ILCS 5/12-1001(b)	200.00	200.00
Marquette Bank Checking Account In Debtors' Possession	735 ILCS 5/12-1001(b)	700.00	700.00
Household Goods and Furnishings Household Goods In Debtors' Possession	735 ILCS 5/12-1001(b)	550.00	550.00
Wearing Apparel Clothing In Debtors' Possession	735 ILCS 5/12-1001(a)	100.00	100.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 1997 Jeep Cherokee, 140,000 miles In Debtors' Possession	735 ILCS 5/12-1001(c)	825.00	825.00
1994 Ford Mustang, 190,000 miles, Not Running In Debtors' Possession	735 ILCS 5/12-1001(c)	600.00	600.00

Total: 32,975.00 198,575.00

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B6D (Official Form 6D) (12/07)

In re	Elvis Mehovic,
	Kristie L. Mehovic

Case No.

**Debtors** 

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	1	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N	N L Q U L D	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx6984  Fifth Third Bank P.O. Box 630778 Cincinnati, OH 45263-0778		J	12/05 Purchase Money Security Interest 2006 Chevrolet Trailblazer, 55,000 miles In Debtors' Possession  Value \$ 13,525.00	Т	A T E D		17,105.00	2 500 00
Account No. xxx21-07  Standard Professional Services, LLC 707 Skokie Boulevard, Suite 190 Northbrook, IL 60062		н	Lease  Semi-Truck & Trailer In Debtors' Possession  Value \$ 11,000.00				18,955.00	3,580.00 7,955.00
Account No. xxxxxxx2128  Wells Fargo Home Mortgage Inc. Correspondence X2501-01T 1 Home Campus Des Moines, IA 50328		J	Mortgage  Non-Residential Real Estate located at 538 W. Wynbrooke Road, Romeoville, IL 60446  Value \$ 195,600.00				310,760.00	115,160.00
Account No.  Pierce & Associates 1 N. Dearborn, Suite 1300 Chicago, IL 60602			Representing: Wells Fargo Home Mortgage Inc.				Notice Only	113,100.00
continuation sheets attached	_	<u> </u>	(Total of	Sub this			346,820.00	126,695.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Elvis Mehovic,		Case No.	
	Kristie L. Mehovic			
•		Debtors	,	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	LIGOLD	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xx-xx-xx-xxx-0000			Real Estate Taxes	Т	A T E D			
Will County Treasurer 302 N. Chicago Street Joliet, IL 60432		J	Non-Residential Real Estate located at 538 W. Wynbrooke Road, Romeoville, IL 60446		D			
			Value \$ 195,600.00				6,371.28	6,371.28
Account No.			Value \$	_				
Account No.	╁	t	variet ψ					
			Value \$					
Account No.	╁	t	, and ¢					
			Value \$	_				
Account No.	1							
			Value \$					
Sheet 1 of 1 continuation sheets atta		d to	)	Subi			6,371.28	6,371.28
Schedule of Creditors Holding Secured Claim	S		(Total of t					
Total (Report on Summary of Schedules)							353,191.28	133,066.28

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B6E (Official Form 6E) (12/07)

In re	Elvis Mehovic,	Case No
	Kristie L. Mehovic	

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible related of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. $11 \text{ U.S.C.} \$ 507(a)(3)$ .
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sal representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ <b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Elvis Mehovic,		Case No.	
	Kristie L. Mehovic			
_		Debtors		

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J		CONTINGEN	UNLLQULDAT	SPUTE	AMOUNT OF CLAIM
Account No. xxxx-xxxxxx-x1002			Credit Card	Ť	TED		
American Express Customer Service P.O. Box 7863 Ft. Lauderdale, FL 33329-7863		н			D		9,110.00
Account No.							
Collectcorp Corporation 455 North 3rd Street, Suite 260 Phoenix, AZ 85004-3924			Representing: American Express				Notice Only
Account No. xxxx-xxxxxx-x1005			Credit Card				
American Express Customer Service P.O. Box 7863 Ft. Lauderdale, FL 33329-7863		w					10,465.77
A AN	_			_		L	10,403.77
Account No.  Allied Interstate 3000 corporate Exchange Dr. 5th Floor Columbus, OH 43231			Representing: American Express				Notice Only
<b>8</b> continuation sheets attached			(Total of t	Subi his			19,575.77

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B6F (Official Form 6F) (12/07) - Cont.

In re	Elvis Mehovic,	Case No.
	Kristie L. Mehovic	

## Debtors

	С	Н	usband, Wife, Joint, or Community	Тс	Īυ	Т	рΙ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	C O N T I N G E N T	U I D A T		I SPUTED	AMOUNT OF CLAIM
NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044			Representing: American Express		ED			Notice Only
Account No. xxxx-xxxxxx-x1009  American Express Customer Service P.O. Box 7863 Ft. Lauderdale, FL 33329-7863		w	Credit Card					2,197.32
Account No.  Aegis Receivables Management Inc. P.O. Box 165809 Irving, TX 75016			Representing: American Express					Notice Only
Account No.  West Asset Management, Inc. P.O. Box 790113 Saint Louis, MO 63179-0113			Representing: American Express					Notice Only
Account No. x0492  Associate Pathologists of Joliet 39069 Treasury Center Chicago, IL 60694		w	Medical Bills					214.00
Sheet no1 of _8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-		(Total of	Sub this			- 1	2,411.32

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Elvis Mehovic,	Case No
	Kristie L. Mehovic	

## Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	Ü	Ī	5	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	N L I Q U I D A F	DISPUTED	S	AMOUNT OF CLAIM
Account No.  Creditors Collection Bureau In P.O. Box 63  Kankakee, IL 60901			Representing: Associate Pathologists of Joliet		E D			Notice Only
Account No. xxxx-xxxx-2268  Best Buy - HSBC Attn: Bankruptcy Department P.O. Box 5213 Carol Stream, IL 60197		w	Charge Account					507.02
Account No.  Corporate Receivables, Inc. P.O. Box 32995 Phoenix, AZ 85064-2995			Representing: Best Buy - HSBC					Notice Only
Account No. xxxx-xxxx-xxxx-9826  Chase PO Box 15153 Wilmington, DE 19886-5153		w	Credit Card					7,972.00
Account No.  Nationwide Credit, Inc. 2015 Vaughn Road, Bldg 400 Kennesaw, GA 30144-7802			Representing: Chase					Notice Only
Sheet no. <b>2</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•	•	(Total of	Sub this			)	8,479.02

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B6F (Official Form 6F) (12/07) - Cont.

In re	Elvis Mehovic,	Case No.
	Kristie L. Mehovic	

## Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

UNLISPUTED ATED Husband, Wife, Joint, or Community CODEBTOR CREDITOR'S NAME, ONTINGENT MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER C IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) **Credit Card** Account No. xxxx-xxxx-6261 Chase W PO Box 15153 Wilmington, DE 19886-5153 4.686.08 Account No. **NAFS** Representing: 165 Lawrence Bell Dr., STE 100 Chase **Notice Only** P.O. Box 9027 Williamsville, NY 14231-9027 Account No. xxxx-xxxx-7965 **Credit Card** Citi W PO Box 6241 Sioux Falls, SD 57117-6241 13,611.00 Account No. Northland Group, Inc. Representing: P.O. Box 390846 Citi **Notice Only** Edina, MN 55439 Account No. xxxx-xxxx-xxxx-0414 **Credit Card** Citibank (South Dakota), N.A. W PO Box 6191 Sioux Falls, SD 57117-6191 11,416.00 Sheet no. 3 of 8 sheets attached to Schedule of Subtotal 29,713.08 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Elvis Mehovic,	Case No.
	Kristie L. Mehovic	

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

,

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	Ü	Ģ	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		LIQ	I L	J [	AMOUNT OF CLAIM
Account No.				]⊤	T E D			
Alliance One Receivables Management, Inc. 4850 Street Road, Suite 300 Trevose, PA 19053			Representing: Citibank (South Dakota),N.A.		ט			Notice Only
Account No.				T	T	T	7	
Northland Group, Inc. P.O. Box 390846 Edina, MN 55439			Representing: Citibank (South Dakota),N.A.					Notice Only
Account No. xxxx-xxxx-9159			Credit Card	T			1	
Citibank (South Dakota),N.A. PO Box 6191 Sioux Falls, SD 57117-6191		w						5,258.00
Account No.				T	T	T	1	
Alliance One Receivables Management, Inc. 4850 Street Road, Suite 300 Trevose, PA 19053			Representing: Citibank (South Dakota),N.A.					Notice Only
Account No. xxxx-xxxx-1386			Credit Card			T	7	
Citibank (South Dakota),N.A. PO Box 6191 Sioux Falls, SD 57117-6191		w						3,197.59
Sheet no. 4 of 8 sheets attached to Schedule of				Subt	tota	ıl	1	0 455 50
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)		8,455.59

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B6F (Official Form 6F) (12/07) - Cont.

In re	Elvis Mehovic,	Case No.
<u></u>	Kristie L. Mehovic	

## Debtors

CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community		C	U	l P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	00220ш2-	I Q	DISPUTED	AMOUNT OF CLAIM
Account No.  GC Services 6330 Gulfton Houston, TX 77081			Representing: Citibank (South Dakota),N.A.		Ť	TED		Notice Only
Account No.  United Recovery Systems, Inc. 5800 N. Course Drive Houston, TX 77072			Representing: Citibank (South Dakota),N.A.					Notice Only
Account No. xxxx-xxxx-xxxx-3381  Disney Rewards - Chase PO Box 15153  Wilmington, DE 19886-5153		w	Credit Card					450.84
Account No. xxxxx8EMR  Ent Surgical Consultants, Ltd. 2201 Glenwood Avenue Joliet, IL 60435-5574		w	Medical Bills					731.69
Account No.  CAB Services, Inc. 60 Barney Drive Joliet, IL 60435			Representing: Ent Surgical Consultants, Ltd.					Notice Only
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule o Creditors Holding Unsecured Nonpriority Claims	f	•	(*)	S Γotal of th		tota pag		1,182.53

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B6F (Official Form 6F) (12/07) - Cont.

In re	Elvis Mehovic,	Case No.	
	Kristie L. Mehovic		

## Debtors

	С	Hus	sband, Wife, Joint, or Community	С	Ш	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	LLQUL	SPUTED	AMOUNT OF CLAIM
Account No. 1792			Medical Bills	٦	D A T E D		
Family Health Center of Plainfield 23909 W. Renwick Road Suite 113 Plainfield, IL 60544-2109		w			D		371.56
Account No. xxxx-xxxx-xxxx			Charge Account				
GE Capital Credit PO Box 981400 El Paso, TX 79998		w					
							240.00
Account No. xxxx1097  General Motors Acceptance Corp. P.O. Box 380901 Minneapolis, MN 55438		н	4/07 Vehicle Deficiency				
							21,400.00
Account No. xxxx-xxxx-xxxx-XXXX  HSBC Attn: Bankruptcy Department P.O. Box 5213 Carol Stream, IL 60197		W	Credit Card				
				_			2,509.85
Account No.  Freedman, Anselmo, Linberg, & Rappe 1807 W. Diehl Rd., STE 333 P.O. Box 3228 Naperville, IL 60566			Representing: HSBC				Notice Only
Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			24,521.41

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B6F (Official Form 6F) (12/07) - Cont.

In re	Elvis Mehovic,	Case No	
	Kristie L. Mehovic		

## Debtors

	_						
CREDITOR'S NAME,	Č	Hu	sband, Wife, Joint, or Community	Ϊç	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	UNLIQUIDA	SPUTED	AMOUNT OF CLAIM
Account No. xxx-xxx1-844			Charge Account	Т	E		
Kohl's P.O. Box 2983 Milwaukee, WI 53201-2983		w			D		1,294.55
Account No.				T	Т		
Merchant's & Medical Credit Corp. 6324 Taylor Drive Flint, MI 48507-4685			Representing: Kohl's				Notice Only
Account No. xxxxxxxx2508			Medical Bills	T	T		
Provena St. Joseph Medical Ctr 75 Remittance Drive Suite 1366 Chicago, IL 60675-1366		w					487.09
Account No. xxxx-xxxx-xxx0-XXX			Credit Card	T	T		
Target Attn: Bankruptcy Department P.O. Box 1327 Minneapolis, MN 55440		w					4,309.00
Account No. xx3149			Credit Card	$\top$	$\top$		
Washington Mutual Bank Payment Processing Center P.O. Box 660487 Dallas, TX 75266-0487		Н					810.00
Sheet no. 7 of 8 sheets attached to Schedule of			2	Sub	tota	.1	6,900.64
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	0,900.04

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B6F (Official Form 6F) (12/07) - Cont.

In re	Elvis Mehovic,	Case No.
	Kristie L. Mehovic	

## Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXH - ZG W Z H	Z L I Q U I D A	DISPUTED	AMOUNT OF CLAIM
Account No.				Т	T		
Midland Credit Management, Inc. 8875 Aero Drive, Suite 200 San Diego, CA 92123			Representing: Washington Mutual Bank		D		Notice Only
Account No.	t			T		H	
Account No.	t			T			
Account No.	4						
Account No.							
Sheet no. <b>8</b> of <b>8</b> sheets attached to Schedule of				Subt	ota	.1	0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	ge)	0.00
			(Report on Summary of So		ota lule		101,239.36

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B6G (Official Form 6G) (12/07)

In re	Elvis Mehovic,	Case No.
	Kristie L. Mehovic	

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Standard Professional Services, LLC 707 Skokie Boulevard, Suite 190 Northbrook, IL 60062 Sem-Truck & Trailer Lease

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B6H (Official Form 6H) (12/07)

In re	Elvis Mehovic,	Case No
	Kristie I Mehovic	

Debtors

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

T	Elvis Mehovic		C N-	
In re	Kristie L. Mehovic		Case No.	
		Debtor(s)		

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE						
Married	RELATIONSHIP(S):  Daughter	AGE(S): <b>3</b>				
Employment:	DEBTOR		SPOUSE			
Occupation Occupation	Truck Driver	Unemployed	STOUBL			
Name of Employer	Self-Employed	Chempleyea				
How long employed	12 Years	4 Years				
Address of Employer	909 W. Butterfield Circle	4 1 Cai 5				
Address of Employer	Shorewood, IL 60404					
INCOME: (Estimate of average)	age or projected monthly income at time case filed)		DEBTOR		SPOUSE	
1. Monthly gross wages, salar	ry, and commissions (Prorate if not paid monthly)	\$	0.00	\$	0.00	
2. Estimate monthly overtime		\$	0.00	\$	0.00	
•		_				
3. SUBTOTAL		\$	0.00	\$	0.00	
4. LESS PAYROLL DEDUC	TIONS					
a. Payroll taxes and soc		\$	0.00	\$	0.00	
b. Insurance	141 50041109	<u>\$</u> —	0.00	\$	0.00	
c. Union dues		\$ <del>-</del>	0.00	\$	0.00	
d. Other (Specify):		\$	0.00	\$	0.00	
(1 2/		\$	0.00	\$	0.00	
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$_	0.00	\$	0.00	
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	0.00	\$	0.00	
7. Regular income from opera	ation of business or profession or farm (Attach detailed state	ement) \$	4,699.40	\$	0.00	
8. Income from real property	`	\$	0.00	\$	0.00	
9. Interest and dividends		\$	0.00	\$	0.00	
10. Alimony, maintenance or dependents listed above	support payments payable to the debtor for the debtor's use	or that of \$	0.00	\$	0.00	
11. Social security or government						
(Specify):			0.00	\$	0.00	
			0.00	\$	0.00	
12. Pension or retirement inc	ome	\$	0.00	\$	0.00	
13. Other monthly income						
(Specify):		\$	0.00	\$	0.00	
		\$	0.00	\$	0.00	
14. SUBTOTAL OF LINES	7 THROUGH 13	\$_	4,699.40	\$	0.00	
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	4,699.40	\$	0.00	
16. COMBINED AVERAGE	E MONTHLY INCOME: (Combine column totals from line	15)	\$	4,699.4	10	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Elvis Mehovic Kristie L. Mehovic	Case No.	
	De	ebtor(s)	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e monuny
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,600.00
a. Are real estate taxes included? Yes No X		
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	265.00
b. Water and sewer	\$	79.00
c. Telephone	\$	16.00
d. Other See Detailed Expense Attachment	\$	163.96
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	550.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	89.66
7. Medical and dental expenses	\$	80.00 300.00
8. Transportation (not including car payments)	\$	0.00
<ol> <li>Recreation, clubs and entertainment, newspapers, magazines, etc.</li> <li>Charitable contributions</li> </ol>	\$ \$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ф	0.00
a. Homeowner's or renter's	\$	54.75
b. Life	\$ \$	0.00
c. Health	\$ <del></del>	0.00
d. Auto	\$ <del></del>	130.99
	\$	0.00
e. Other  12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	
	\$	530.94
(Specify) Real Estate Taxes  13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Ψ	
a. Auto	\$	639.10
	\$ ———	0.00
c Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$ <del></del>	0.00
15. Payments for support of additional dependents not living at your home	\$ <del></del>	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <del></del>	0.00
17 Other Peters	\$	100.00
Other Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	\$	4,699.40
	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	4,699.40
b. Average monthly expenses from Line 18 above	\$	4,699.40
c. Monthly net income (a. minus b.)	\$	0.00

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B6J (Official Form 6J) (12/07)
Elvis Mehovic
In re Kristie L. Mehovic

		C NI-

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

## **Detailed Expense Attachment**

## **Other Utility Expenditures:**

Cellular Phone	\$	54.01
Internet	<u> </u>	42.95
Cable	\$	67.00
Total Other Utility Expenditures	\$	163.96

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**B6 Declaration (Official Form 6 - Declaration).** (12/07)

## **United States Bankruptcy Court** Northern District of Illinois

In re	Elvis Mehovic Kristie L. Mehovic		Case No.	
		Debtor(s)	Chapter	7
				•

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.							
Date	December 16, 2009	Signature	/s/ Elvis Mehovic Elvis Mehovic Debtor					
Date	December 16, 2009	Signature	/s/ Kristie L. Mehovic Kristie L. Mehovic Joint Debtor					

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

## United States Bankruptcy Court Northern District of Illinois

In re	Elvis Mehovic Kristie L. Mehovic			Case No.	
		Debtor(s)	Chapter	7	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$60,000.00 Estimated Employment 2009, Husband
\$44,736.00 Employment 2008, Husband
\$64,962.00 Employment 2007, Husband

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Fifth Third Bank	last 3 months	\$1,917.30	\$17,105.00
P.O. Box 630778 Cincinnati, OH 45263-0778			
Standard Professional Services, LLC 707 Skokie Boulevard, Suite 190 Northbrook, IL 60062	last 3 months	\$3,345.00	\$18,955.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c. All

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
Deursche Bank National
Trust Company v. Elvis
Mehovic & Kristie Mehovic,
08CH4607

NATURE OF PROCEEDING

Summons

AND LOCATION
Circuit Court for the 12th
Judicial Circuit, Will County,

COURT OR AGENCY

STATUS OR DISPOSITION **Pending** 

Joliet, Illinois

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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER General Motors Acceptance Corp. P.O. Box 380901 Minneapolis, MN 55438 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN November 2009

DESCRIPTION AND VALUE OF PROPERTY

2007 Cherolet Trailblazer, \$21,400.00

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

3

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Law Office Stuart B. Handelman 200 S. Michigan, Suite 1215 Chicago, IL 60604

Hummingbird Credit Counseling & Edu 3737 Glenwood Ave., Suite 100-106 Raleigh, NC 27612 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR July - September 2009 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

4

\$1,495.00

October 2009 \$49.00

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Citibank

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking Account

AMOUNT AND DATE OF SALE OR CLOSING December 2009, \$90.00

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 538 W. Wynbrooke Road, Romeoville, IL 60446 NAME USED Same

DATES OF OCCUPANCY February 2005 - November

2009

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL.

**GOVERNMENTAL UNIT** 

NOTICE

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

#### DOCKET NUMBER

STATUS OR DISPOSITION

6

#### 18. Nature, location and name of business

None 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six vears immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN Mehovic 6729

Transportation LLC

**ADDRESS** 

909 W. Butterfield Circle Shorewood, IL 60404

NATURE OF BUSINESS

**Trucking** 

**ENDING DATES** 2008 - present

**BEGINNING AND** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS**  DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

.

### NAME AND ADDRESS

#### 20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE ISSUED

### 21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

**a** controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

### 22 . Former partners, officers, directors and shareholders

None a

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 16, 2009	Signature	/s/ Elvis Mehovic	
	_		Elvis Mehovic	
			Debtor	
Date	December 16, 2009	Signature	/s/ Kristie L. Mehovic	
	_	-	Kristie L. Mehovic	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Elvis Mehovic Kristie L. Mehovic	Case No.		
		Debtor(s)	Chapter	7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

		1	
Property No. 1			
Creditor's Name: Fifth Third Bank		Describe Property Securing Debt: 2006 Chevrolet Trailblazer, 55,000 miles In Debtors' Possession	
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to (check at  ☐ Redeem the property  ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	
Property No. 2			
Creditor's Name: Standard Professional Services, LLC		Describe Property Securing Debt: Semi-Truck & Trailer In Debtors' Possession	
Property will be (check one):		I	
☐ Surrendered	■ Retained		
If retaining the property, I intend to (check at  ☐ Redeem the property  ■ Reaffirm the debt  ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	

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B8 (Form 8) (12/08)		_	Page 2
Property No. 3			
Creditor's Name: Wells Fargo Home Mortgage Inc.		Describe Property Non-Residential Ro Road, Romeoville,	eal Estate located at 538 W. Wynbrooke
Property will be (check one):		<u>l</u>	
■ Surrendered	☐ Retained		
If retaining the property, I intend to (checl ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.	C. § 522(f)).
Property is (check one):			
Claimed as Exempt		☐ Not claimed as ex	xempt
Property No. 4			
Creditor's Name: Will County Treasurer		Describe Property Securing Debt: Non-Residential Real Estate located at 538 W. Wynbrooke Road, Romeoville, IL 60446	
Property will be (check one): ■ Surrendered	☐ Retained		
If retaining the property, I intend to (checl ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.	C. § 522(f)).
Property is (check one):  ■ Claimed as Exempt		☐ Not claimed as e.	xempt
PART B - Personal property subject to une Attach additional pages if necessary.)	expired leases. (All three	columns of Part B m	nust be completed for each unexpired lease.
Property No. 1	7		
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO

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B8 (Form 8) (12/08) Page 3

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	December 16, 2009	Signature	/s/ Elvis Mehovic	
			Elvis Mehovic	
			Debtor	
Date	December 16, 2009	Signature	/s/ Kristie L. Mehovic	
		-	Kristie L. Mehovic	
			Ioint Debtor	

Case 09-47669 Doc 1 Filed 12/17/09 Entered 12/17/09 10:58:58 Desc Main Document Page 45 of 49 United States Bankruptcy Court Northern District of Illinois

In re	Elvis Mehovic Kriste L. Mehovic		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPI	ENSATION OF ATTOI	RNEY FOR DE	EBTOR(S)	
C	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Formpensation paid to me within one year before the figure rendered on behalf of the debtor(s) in contemplation	ling of the petition in bankruptcy	y, or agreed to be pai	d to me, for services	
	For legal services, I have agreed to accept		\$	1,495.00	
	Prior to the filing of this statement I have received	i	\$	1,495.00	
	Balance Due		\$	0.00	
2. \$	<b>299.00</b> of the filing fee has been paid.				
3. T	he source of the compensation paid to me was:				
	Debtor Other (specify):				
4. T	he source of compensation to be paid to me is:				
	Debtor Other (specify):				
5.	I have not agreed to share the above-disc law firm. Except as follows: Attorney Levitt, Lawrence Bromden, or Ronald hearing or in court.	s: Kelly Johnson, Christina La	ss, Kathleen Vaugh	t, Alexandra Lewyo	ky, Sandra
	I have agreed to share the above-disclosed comper copy of the agreement, together with a list of the n				law firm. A
6. I	n return for the above-disclosed fee, I have agreed to	render legal service for all aspect	ts of the bankruptcy of	ase, including:	
b c.	Analysis of the debtor's financial situation, and ren Preparation and filing of any petition, schedules, st Representation of the debtor at the meeting of cred [Other provisions as needed]	atement of affairs and plan which	may be required;	-	kruptcy;
7. B	y agreement with the debtor(s), the above-disclosed for Representation of the debtor(s) in any Anticipated fee of \$425.00 for possible	dischargeability actions, jud		other adversary	proceeding.
		CERTIFICATION			
	certify that the foregoing is a complete statement of a nkruptcy proceeding.	ny agreement or arrangement for	payment to me for re	epresentation of the	debtor(s) in
Dated:					
		200 S. Michigan A Chicago, IL 6060	ax: (312) 360-103	5	_

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Elvis Mehovic Kristie L. Mehovic		Case No.	
	Debtore	(s)	Chapter	7
	CERTIFICATION OF NOTICE TO UNDER § 342(b) OF THE BA			R(S)
Code.	Certification of I (We), the debtor(s), affirm that I (we) have received and read to		as required	by § 342(b) of the Bankruptcy

Elvis Mehovic Kristie L. Mehovic	X /s/ Elvis Mehovic	December 16, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	$\chi$ /s/ Kristie L. Mehovic	December 16, 2009
	Signature of Joint Debtor (if a	ny) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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### United States Bankruptcy Court Northern District of Illinois

In re	Elvis Mehovic Kristie L. Mehovic		Case No.		
	TATION ET MONOVIO	Debtor(s)	Chapter	7	_
	***		A (ED IV)		
	VI	ERIFICATION OF CREDITOR M	ATRIX		
		Number of	Creditors: _	3	8
	The above-named Debtor(s (our) knowledge.	) hereby verifies that the list of creditor	ors is true and	correct to the best of my	
Date:	December 16, 2009	/s/ Elvis Mehovic			
		Elvis Mehovic			
		Signature of Debtor			
Date:	December 16, 2009	/s/ Kristie L. Mehovic			
		Kristie L. Mehovic			
		Signature of Debtor			